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FCA WHISTLEBLOWING REPORT

EmpowerThePeople

Simon Goldberg and Simone Marshall & Others

3rd March 2026

This formal intelligence disclosure is submitted to the Financial Conduct Authority (FCA) Intelligence Department to provide a comprehensive forensic analysis of the activities conducted by Simon Goldberg (operating under the alias "The Spaniard") and Simone Letitia Marshall through the entities EmpowerThePeople (EtP), YouAndYourCash (YAYC), and the White Rabbit Trust. This report delineates a sustained pattern of criminal activity, including the conduct of regulated activities without authorization under the Financial Services and Markets Act 2000 (FSMA), the facilitation of international tax fraud, money laundering as defined by the Proceeds of Crime Act 2002 (POCA), and the systematic exploitation of vulnerable UK consumers through coercive contractual frameworks.

Investigative Background and the "Rogue Trinity" Infrastructure

The infrastructure managed by Simon Goldberg and Simone Marshall represents a sophisticated evolution of Organized Pseudo-legal Commercial Argument (OPCA) phenomena, characterized by the use of "paper terrorism" and the promotion of non-viable legal remedies to defraud both the state and private financial institutions.[1] The syndicate, identified as the "Rogue Trinity," comprises EmpowerThePeople (recruitment and ideological front), White Rabbit Trust (philosophical and "spiritual" branding), and YouAndYourCash (the operational arm for commercial debt and tax processes).[1] By utilizing the legal fiction of a Private Membership Association (PMA), Goldberg and Marshall argue that their activities are exempt from statutory regulatory oversight, a claim that is fundamentally flawed and serves as a primary tool for regulatory evasion.[1]

Forensic analysis of internal documents, including the 2022 Special General Meeting (SGM) and the 2024 Annual General Meeting (AGM), reveals that this organization functions as a high-velocity commercial business rather than a private educational group.[1] The scale of operation is evidenced by reported turnover figures that demonstrate a clear commercial intent and the performance of activities "by way of business" as defined under Section 22 of FSMA 2000.[1]

Syndicate Entity	Role and Function	Legal Designation / Status
EmpowerThePeople Limited	Ideological dissemination and recruitment front	Registered UK Company (14666514) - Currently Dormant in filings but active in operation [5]
EmpowerThePeople Trustees Limited	Management of "Member Funds" and trust assets	Registered UK Company (14710127) [7]
YouAndYourCash (YAYC)	Operational facilitator for 1099-OID and debt reclaims	Unregistered entity claiming "Private Trust" status [2]
White Rabbit Trust	Branding for Sovereign Citizen and OPCA theories	Ideological repository for "The Spaniard" [1]

Admissions of Regulatory Breaches: The 2022 Special General Meeting "Smoking Gun"

The most significant evidence of regulatory non-compliance stems from the syndicate's own internal presentation titled "EmpowerThePeople - Special General Meeting (Aug 2022)".[1] This document constitutes a formal admission of conducting regulated activities without the requisite FCA authorization. In particular, Slide 18 of the presentation explicitly identifies "Mortgage Release," "Credit Set-off," and "Debt write off" as "Existing benefits and privileges" provided to the membership.[1]

The provision of these services falls squarely within the definitions of "debt adjusting" and "debt counselling" under the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 (RAO).[1] Specifically, Article 39D of the RAO defines debt adjusting as negotiating with a lender on behalf of a borrower for the discharge of a debt, or taking over a person's obligation to discharge a debt.[9] Article 39E defines debt counselling as giving advice to a borrower about the liquidation of a debt due under a credit agreement.[8]

The forensic significance of these admissions is amplified by the financial data presented in Slide 17 of the same presentation, which reports a "Total Gross Income" of £179,105 generated between March and July 2022.[1] This revenue was derived from "Donations," "Orders," and "Member Fees".[1] The generation of nearly £180,000 in a five-month period destroys any possible defence that the organization operates as a "private

hobby group" or a non-commercial educational collective.[1] Under FCA perimeter guidance (PERG), the "by way of business" test is satisfied by the degree of continuity, the existence of a commercial element, and the scale of the activity.[11]

Financial Metric (2022 SGM)	Value	Regulatory Implication
Reported Gross Income (5 Months)	£179,105	Evidence of activity "by way of business" [1]
Primary Revenue Streams	Donations, Orders, Member Fees	Commercial extraction in return for regulated advice [1]
Designated "1099 Expert"	"Andy"	Evidence of structured role for fraudulent activity [1]
Executive Roles Identified	Chairman (Goldberg), Treasurer (Marshall)	Hierarchical structure for accountability [1]

The presentation further identifies an "Executive Committee" with specialized roles, including a "Debt Management Para-Legal" and a "1099 expert" named Andy.[1] This confirms that the facilitation of debt discharge and tax fraud was not an incidental occurrence but a structured, specialized function within the organization.[1] By identifying individuals in these roles, the leadership has provided the *mens rea* (intent) required for identifying a criminal enterprise under both UK law and the US Racketeer Influenced and Corrupt Organizations Act (RICO).[1]

Unauthorised Crowdfunding and Regulated Litigation Funding

The syndicate engages in the public solicitation of funds via platforms like GiveSendGo and its own domain, empowerthepeople.earth, to finance what they term "Stage One" of private criminal prosecutions.[1] This "Stage One" investigation is marketed as costing £15,000 plus VAT (£18,000).[1] Simon Goldberg has explicitly invited the membership and the wider "Truth Movement" to crowdfund this litigation through a tiered investment model:

- **£100:** Entitles the donor to regular educational email updates on the case progress and a "distribution of any award won" toward their initial contribution.[1]
- **£250:** Includes previous benefits plus the ability to participate in meetings to ask questions for "educational" purposes throughout the duration of the case.[1]
- **£500:** Includes previous benefits plus attendance at an all-day seminar under a Non-Disclosure Agreement (NDA), where case paperwork and simulations are made available.[1]

The promise of a financial return (distribution of damages or awards) in exchange for funding litigation transforms a simple "donation" into a regulated litigation funding agreement or a damages-based agreement. Under Section 21 of FSMA 2000, promoting such an invitation or inducement to engage in investment activity "in the course of business" is a criminal offense if conducted without FCA approval or authorization.

Goldberg's professional background as a former head of operations in the banking sector confirms he is fully aware of the regulatory framework he is circumventing.[1] In transcripts discussing this crowdfunding, he explicitly acknowledges the existence of "legal" and "illegal" routes to achieving his aims.[1] Furthermore, forensic investigators have flagged the solicitation of these funds as a high risk for the diversion of capital for the private purposes of Goldberg and Marshall, as the funds are not held by a regulated firm or subject to statutory oversight.[1]

The 1099-OID Fraud Scheme: International Jurisdictional Exploitation

The syndicate, led by Simon Goldberg, operates an elaborate international scheme to defraud the United States Government and the Internal Revenue Service (IRS), which involves hundreds of UK residents.[13] This scheme is predicated on the fraudulent application of the "Original Issue Discount" (OID) theory. Goldberg and his secret expert, "Paul Muad'Dib," falsely claim that UK consumer spending creates a "security" and that the payment of everyday bills entitles the consumer to a refund of "withheld income" from the US Treasury.[13]

Operational Mechanism of the OID Scheme

The 1099-OID process involves a high degree of identity theft and perjury. Members are instructed to tally their total spending across UK bank accounts and credit cards, including rent, mortgage payments, utility bills, and petrol.[13] Members are then required to send their physical passports to EmpowerThePeople to facilitate an application for a US Individual Taxpayer Identification Number (ITIN).[13]

The "Expert," Paul Muad'Dib—whose identity is shielded by a "Gag" clause in the EtP contract—then fabricates 1099-OID forms.[1] These forms pretend that US tax was withheld from the member's UK spending.[13] Members are provided with signature pages for two US tax forms (1040-NR), which they are instructed to sign in blue ink without being allowed to see the completed contents of the return.[13] By signing

these blank forms, members unknowingly pledge under penalty of perjury to the accuracy of fabricated figures.[13]

The syndicate then couriers these forms to the IRS in "carefully timed batches" designed to avoid raising red flags regarding the repetitive nature of the claims.[13] If the IRS issues a refund cheque due to administrative oversight, Goldberg and Marshall take an upfront "donation" of £1,300 per claim year and a "back-end fee" of 13% of the total refund.[13]

Scheme Component	**Forensic Reality**	**Legal Consequence**
spending as "OID"	baselessly fabricating tax withholding	Federal Wire Fraud (18 U.S.C. § 1343) [1]
ITIN Application	Passport collection and identity manipulation	Identity theft risk and misuse of documents [13]
Ghost Preparation	Hiding the preparer's identity (Paul Muad'Dib)	Violation of US Federal regulations for preparers [13]
Upfront Fee	£1,300 "Donation"	Unlicensed claims management and fraud proceeds [1]

The success rate of these claims is estimated by Goldberg at approximately 50%, a figure used to entice more members into a "snowball" of fabricated wealth.[13] However, the IRS has designated this specific use of 1099-OID forms as a "frivolous argument" and criminal fraud.[1] Promoters of such schemes in the United States have been aggressively prosecuted, with sentences ranging from 30 months to 14 years in federal prison, as seen in the cases of Arturo S. Ruiz and Ronald L. Brekke.

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Breach of Financial Promotion Rules and FSMA Section 21

The EmpowerThePeople syndicate utilizes high-reach digital platforms, primarily YouTube and Telegram, to promote their unregulated financial services. This activity constitutes a breach of Section 21 of FSMA 2000, which prohibits the communication of invitations or inducements to engage in investment activity or regulated activity unless the communication is made or approved by an authorized person.[1]

Goldberg, as "The Spaniard," produces videos claiming successful debt "wipes" to lure in new members.[1] For example, a video titled "Lloyds Wipe £18690.00 Debt" is presented as a significant legal victory.[1] However, forensic analysis of the content reveals that it consists solely of a song about emotional recovery, lacking any documentary evidence of a legitimate debt discharge from Lloyds Bank.[1] These videos function as deceptive financial promotions designed to build false hope in vulnerable users and induce them to pay significant upfront fees for non-existent remedies.[1]

Promoting such investment or donation activity in the course of business without regulatory approval is a criminal offense.[1] The solicitation of these funds from the membership, marketed as "barrister fees," has been flagged by forensic investigators as a potential diversion of funds for the private purposes of Goldberg and Marshall.[1]

The Coercive "Binding Agreement" and Financial Sabotage

Central to the syndicate's operations is a "Binding Agreement and Meeting of Minds" (the "Contract"), which is utilized as an instrument of coercion rather than a legitimate legal agreement.[1] This contract is designed to shift all legal and financial risk onto the user while ensuring the financial insulation and authority of Goldberg and Marshall.[1]

Clause 10: The Sabotage Veto

Clause 10 of the EtP contract represents a severe threat of retaliation and an admission of predatory intent. It states that if a member fails to pay a "success fee" to the syndicate, EmpowerThePeople reserves the right to approach the IRS or the creditor and amend the filings to render the user's claim null and void.[1] This is an explicit admission of the syndicate's intent to sabotage the very individuals they claim to "empower" if their financial extraction is interrupted.[1]

Clause 11: The "Gag" Forfeiture

To prevent members from conducting due diligence or contacting regulatory authorities, Clause 11 mandates the immediate forfeiture of all fees if a member attempts to identify or contact the anonymous "Expert" (Paul Muad'Dib).[1] This ensures that the leadership remains the sole conduit of "intellectual property" while insulating the expert from any legal accountability for the failed methods.[1]

Clause 19: Lifetime Captivity

Clause 19 requires members to promise that all future financial claims of a similar type will be made exclusively through EtP and that they will never seek to replicate the processes independently.[1] This clause attempts to create a "lifetime captivity" lock, ensuring that the syndicate continues to profit from the individual's ongoing financial distress.[1]

Clause Number	Description	Forensic Interpretation
Clause 10	The Sabotage Veto	Instrument of coercion and financial sabotage [1]
Clause 11	The "Gag" Forfeiture	Obstruction of due diligence and accountability [1]
Clause 13	The "Dishonour" Forfeiture	Arbitrary termination of membership to retain fees [1]
Clause 19	Lifetime Captivity Lock	Predatory market monopolization and dependency [1]

Proceeds of Crime Act (POCA) 2002 and Money Laundering

The activities of EmpowerThePeople generate significant revenue from activities that are inherently criminal, specifically unauthorized regulated activities and conspiracy to defraud the US Treasury.[1] Consequently, all funds raised by the syndicate—including the £179,105 reported in 2022 and the turnover of £256,328.89 reported in 2024—are legally classified as "Criminal Property" under Section 340 of the Proceeds of Crime Act 2002.[1, 1, 17]

Section 340 of POCA defines criminal property as property representing a person's benefit from criminal conduct, where the offender knows or suspects it represents such a benefit.[17] Goldberg and Marshall, as experienced former banking and management professionals, possess the necessary knowledge that their unlicensed debt and tax activities are unlawful.[1] The unlikelihood of these funds being legitimate is established by the lack of FCA authorization and the designated "frivolous" status of their primary tax service.[1]

This classification creates significant liability for any professional accepting these funds. Gary Summers, the barrister employed by the syndicate to launch private criminal prosecutions against whistleblowers, has been formally served with "Summers Notices".[1] These notices indicate that his fees are derived from the

proceeds of crime, triggering professional and legal obligations under POCA and the Money Laundering Regulations 2017 to withdraw or face potential liability for money laundering.[1, 1, 21]

Systematic Consumer Harm: Permanent Financial Exclusion

The "toolbox" of remedies provided by Goldberg and Marshall leads to catastrophic and often permanent consequences for UK consumers. The harm extends beyond the immediate loss of fees paid to the syndicate and involves the total destruction of the victim's financial standing.[1]

CIFAS Markers and Bank Blacklisting

UK lenders and the Credit Industry Fraud Avoidance System (CIFAS) have identified Sovereign Citizen and OPCA tactics—such as the "Discovery Reports" and 1099-OID claims—as high-level fraud indicators.[1] Individuals who submit these nonsensical scripts are frequently hit with CIFAS markers for "Confirmed Fraud".[1] The impact of a CIFAS marker includes:

1. **Immediate Account Closure:** The closure of all current and savings accounts across the UK financial system.[1]
2. **Total Credit Denial:** An inability to obtain mortgages, car loans, mobile phone contracts, or even basic insurance for a period of six years.[1]
3. **Employment Restrictions:** Financial institutions and many other employers request CIFAS data during pre-employment screening; a marker frequently leads to the loss of existing jobs or the inability to secure new roles in regulated sectors.[1]

Mortgage Repossession and Equity Loss

The syndicate's "Mortgage Challenge" methods, which demand proof of the "original wet-ink signature note," are fundamentally flawed.[1] Banks typically ignore these pseudo-legal requests and continue with standard collection procedures.[1] However, because members are instructed that their mortgage is "void," they stop making payments and ignore court summons.[1] This inevitably leads to property repossession, total loss of home equity, and crippling litigation costs for the individual.[1]

Pension and Council Tax Fallout

The syndicate also promotes "Pension Liberation" through the abuse of Qualifying Recognised Overseas Pension Schemes (QROPS) for individuals under age 55.[1] This triggers a 55% unauthorized payment charge from HMRC and can result in the total loss of an individual's retirement savings.[1] Similarly, "Council Tax Elimination" advice based on "Freeman" status fails 100% of the time in court, resulting in bailiff intervention, imprisonment for non-payment, and attachment of earnings.[1]

Process	Forensic Reality	Fallout / Consequence
Mortgage Challenge	Private affidavits cannot override Land Registry charges	Property repossession; total loss of equity [1]
1099-OID Reclaim	Federal Wire Fraud and RICO conspiracy	$5,000 penalty; Federal imprisonment [1]
Council Tax Elimination	Statutory obligations are non-consensual	Bailiff intervention; imprisonment [1]
Pension Liberation	Violates HMRC rules for age < 55	55% tax charge; loss of savings [1]
Bombardment / Discovery	No legal weight in UK courts	CIFAS markers; permanent blacklisting [1]

Admissions in Internal Transcripts: The "Rebel Alliance" Mindset

A 2022 transcript of a meeting led by Simon Goldberg provides critical insights into the syndicate's operational mindset and its admissions of potential illegality.[1] Goldberg identifies himself as a former banking professional, having managed a team of 70 staff as the head of operations for London Scottish Broking (part of London Scottish Bank PLC).[1] This professional background establishes that Goldberg is fully aware of the regulatory framework he is choosing to circumvent.[1]

In the transcript, Goldberg describes the organization as a "Rebel Alliance" fighting an "Evil Empire".[1] He acknowledges the existence of "legal" and "illegal" routes to achieving their aims, explicitly stating, "there's a couple of ways, but one of them is legal, one is illegal".[1] While he claims to follow the legal route, the services described in the SGM—such as 1099-OID tax fraud and mortgage wipes—contradict this claim.[1]

The transcript also details the internal conflict between Goldberg/Marshall and former associates Matthew Fantham and Katrina Deacon.[1] Goldberg admits to moving funds from the syndicate's bank account to a "safe haven" to protect them from Fantham, who he alleged was using ETP as his own "funding mechanism" for holidays and social activities.[1] This admission of moving significant "member funds" to private "safe

havens" without regulatory oversight is a primary indicator of financial mismanagement and potential money laundering.[1]

The "Unclean Hands" Doctrine and Judicial Rejection

From a judicial perspective, both the EtP syndicate and its members are frequently found to have "unclean hands".[1] This doctrine prevents a court from assisting a party who is itself engaged in criminal or fraudulent activity.[1] Forensic investigation by Ecclesia Law concludes that because EtP utilizes its "Binding Agreement" as an instrument of coercion and engages in unlicensed activity, the courts cannot and will not assist them in any legal claim against their targets or their members.[1]

Judges have consistently described the syndicate's private trusts and affidavits as "worthless word-soup" with zero legal effect.[1] In many cases, members who attempt to use these methods are designated as "Vexatious Litigants" and served with Civil Restraint Orders (CROs), which permanently bars them from accessing the court system without prior judicial permission.[1]

Retaliation Against Whistleblowers and Public Exposure

The syndicate utilizes the legal system to aggressively silence those who attempt to expose its financial irregularities. Gary Summers of 9 Bedford Row has been employed to represent EtP in cases against social media influencers and whistleblowers on platforms like Quatloos and LetMeExpose.is.[1] The syndicate characterizes these critical reviews as a "sustained and coordinated campaign of online harassment".[1]

However, internal data identifies these individuals as critical whistleblowers whose exposure of the syndicate's failure to provide legitimate remedies is a primary factor in the organization's escalating retaliatory tactics.[1] The syndicate also attempts to sue former members in the County Court Money Claims Centre (CCMCC) for "breach of contract," demanding the "full amount" of educational content costs if a member resigns.[1] These legal actions are viewed as "Recovery Room" tactics intended to intimidate victims into silence after they have already suffered financial loss.[1]

Conclusion: Summary of Regulatory Breaches and Requested Action

The evidence collected through forensic analysis of internal syndicate documents, transcripts, and financial reports establishes a clear and immediate threat to UK consumers and the integrity of the financial system. Simon Goldberg and Simone Marshall are operating a coordinated infrastructure for the purpose of commercial extraction and fraud.

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Summary of Identified Breaches

1. **Section 19 FSMA (General Prohibition):** Conducting regulated activities (debt adjusting, debt counseling, claims management and Crowd Funding) without authorization.[1]
2. **Section 21 FSMA (Financial Promotions):** Communicating invitations and inducements to engage in regulated activity and litigation funding via YouTube, Telegram, and empowerthepeople.earth without approval.
3. **POCA 2002 (Money Laundering):** Generating and dealing with "Criminal Property" derived from unauthorized business and tax fraud.[1]
4. **Fraud Act 2006:** Operating a scheme (1099-OID) predicated on false representation and the fabrication of financial documents.[13]
5. **Unauthorized Legal Advocacy:** Simone Marshall acting as a legal advocate in mortgage cases without professional qualification.[1]

The "Smoking Gun" admissions in the 2022 SGM slides and the transcripts of Simon Goldberg establish that the leadership is fully aware of their regulatory non-compliance.[1] The resulting harm to consumers—including CIFAS blacklisting, property repossession, and the loss of retirement savings—is severe and often irreversible.[1]

We formally request that the Financial Conduct Authority (FCA) take the following actions:

- Initiate an investigation into Simon Goldberg and Simone Marshall for breaches of the general prohibition under FSMA 2000.
- Place Empower The People, White Rabbit Trust, and YouAndYourCash on the FCA Warning List of unauthorized firms.
- Coordinate with the US Department of Justice (DOJ) and the IRS regarding the international 1099-OID tax fraud operation.
- Notify the Crown Prosecution Service (CPS) regarding the potential use of the proceeds of crime to fund private criminal prosecutions against whistleblowers.
- Collaborate with CIFAS to identify victims of these schemes who may have been unfairly penalized for using pseudo-legal "scripts" provided by the syndicate.

This report is submitted in good faith as a protected disclosure under the whistleblowing provisions to prevent further consumer harm and uphold the regulatory integrity of the UK financial sector.[21]

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